

FORM PTO 1449 (modified) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE LIST OF REFERENCES CITED BY APPLICANT(S) <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO. 03292.101090.8	APPLICATION NO. 10/708,569
	APPLICANT Lee J. Peart	
	FILING DATE March 11, 2004	GROUP 3691

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

FOREIGN PATENT DOCUMENTS							
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NON-PATENT LITERATURE DOCUMENTS		
EXAMINER INITIAL	CITE NO.	
	1	American Express, Private Payments SM: A New Level of Security from American Express, American Express Website, Cards
	2	BONSOR, "How Facial Recognition Systems Work", http://computer.howstuffworks.com/facial-recognition.htm/printable , 02/18/2004, 6 pages
	3	BOWMAN, "Everything You Need to Know About Biometrics", Identix Corporation, 01/2008, 8 pages
	4	CAREY, GORDON, "Multi-tier Copay", Pharmaceutical Executive, 02/2000
	5	CRUMBAUGH, DARLENE M., "Effective Marketing Positions: Check card as consumer lifeline", Hoosier Banker, 04/1998, page 10, Vol. 82, Issue 4
	6	Disposable Credit Card Numbers, courtesy to CardRatings.org, The Dollar Stretcher, www.stretcher.com/stories/01/010212e.cfm , 01/2001
	7	DOCMEMORY, RFID Takes Priority With Wal-Mart, http://www.simmtester.com/page/news/shownews.asp?num=6650 , 02/09/2004, 2 pages
	8	EVERS, "Judge Dismisses FTC Suite Against Rambus", IDG New Service, http://www.infoworld.com/article/04/02/18/HNjudgedismisses_1.html , 02/18/2004, 3 pages
	9	GABBER, et al., "Agora: A Minimal Distributed Protocol for Electronic Commerce", USENIX Oakland, CA, 11/18/1996
	10	GOLDWASSER, JOAN, "Best of the Cash-back Cards", Kiplinger's Personal Finance Magazine, 04/1999
	11	GREENE, THOMAS C., American Express offers temporary CC numbers for the Web, The Register, www.theregister.com.uk/content/1/13132.html , 09/09/2000
	12	HARRIS, "How Fingerprint Scanners Work", http://computer.howstuffworks.com/fingerprint-scanner.htm/printable , 02/18/2004, 6 pages
	13	http://www.palowireless.com/infotooth/tutorial.asp , 04/28/2003
	14	http://www.palowireless.com/infotooth/tutorial/12cap.asp , 04/28/2003
	15	http://www.palowireless.com/infotooth/tutorial/baseband.asp , 04/28/2003
	16	http://www.palowireless.com/infotooth/tutorial/hci.asp , 04/28/2003

EXAMINER	DATE CONSIDERED
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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	17	http://www.palowireless.com/infotooth/tutorial/lmp.asp , 04/28/2003
	18	http://www.palowireless.com/infotooth/tutorial/k1_gap.asp , 04/28/2003
	19	http://www.palowireless.com/infotooth/tutorial/profiles.asp , 04/28/2003
	20	http://www.palowireless.com/infotooth/tutorial/radio.asp , 04/28/2003
	21	http://www.palowireless.com/infotooth/tutorial/rfcomm.asp , 04/28/2003
	22	http://www.palowireless.com/infotooth/tutorial/sdp.asp , 04/28/2003
	23	http://www.palowireless.com/infotooth/whatis.asp , 04/28/2003
	24	http://www.semiconductors.philips.com/news/content/file_878.html , 04/072003
	25	HURLEY et al., "Automatic Ear Recognition by Force Field Transformations", The Institution of Electrical Engineers, 2000, pages 7/1-7/5

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